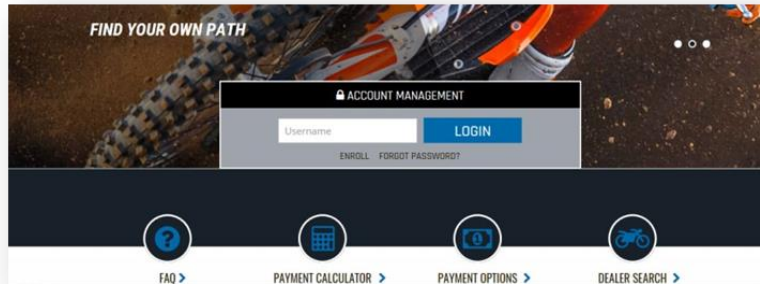# ONLINE ENROLLMENT

1) In order to gain access to Account Management, you must first enroll online directly from our website www.frf1.com, and click the Enroll button. Note: You must complete entire enrollment process from the same computer and Internet browser. These procedures will not work on a mobile device.

2) Next, review and accept the Online Enrollment Agreement and then click **Agree.**
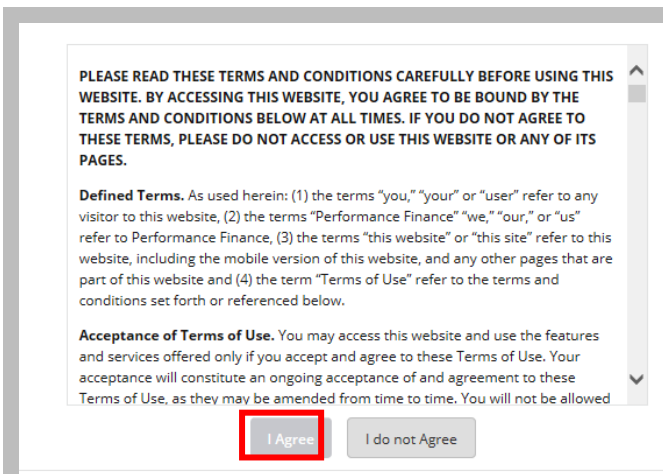
3) Next, enter in Social Security Number (without dashes), Account Number and Email Address. Click **Continue**.
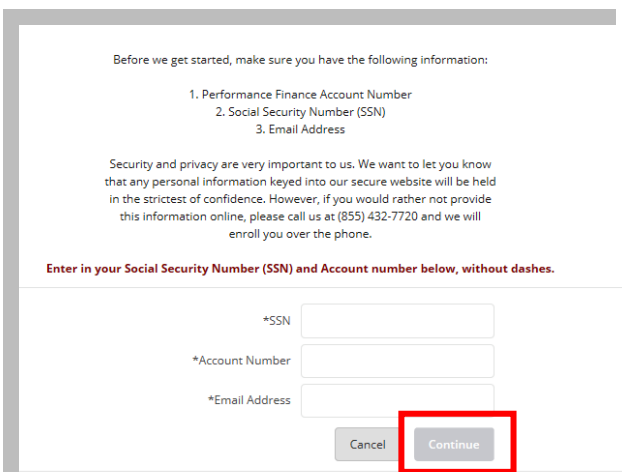
4) Next, enter in personal information. Fields with an asterisk are required.
   a. **Last Name:** field is <u>not</u> case sensitive, but make sure to also key in you suffix, if applicable (Jr., Sr., etc.)
   b. **Date of Birth:** DD/MM/YYYY **(slashes are required).**

Any field marked with an asterisk (*) is a required field.

Please Note: All fields below are NOT case sensitive. Enter your Date of Birth <u>with</u> slashes and in the MMDDYYYY format (*i.e. 12/25/1960*).

*First Name	Daisy
Middle Name	
*Last Name	Duck
*Street Address 1	1515 W 22nd Street
Street Address 2	
*City	Oak Brook
*State	IL
*Zip	60523
*Birth Date	05/01/1940

Cancel   Submit

5) Next, you will be presented with the Email Verification page. Click **Send Email Verification**. The system will send you an email with further instruction. Note: Please check your junk mail for the Email Verification.

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

IMPORTANT:

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

Send Email Verification

6) After clicking the link in the Email Verification, your Account Management ID and Temporary Password information will be displayed. Click **Login**. Reminder: You must complete entire enrollment process from the same computer and Internet browser.

Thank you for enrolling and welcome to Account Management!

Below you will find your 12 digit Account Management ID or username. Would you like to personalize this ID? No worries! You will be able to create a username that is a little more unique in the **Settings** menu once we finish a few more enrollment steps.
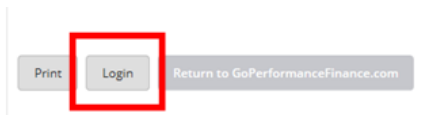
On the next page, you will be asked to create a unique password. We have already generated a temporary password which will be needed in order to create your new password.

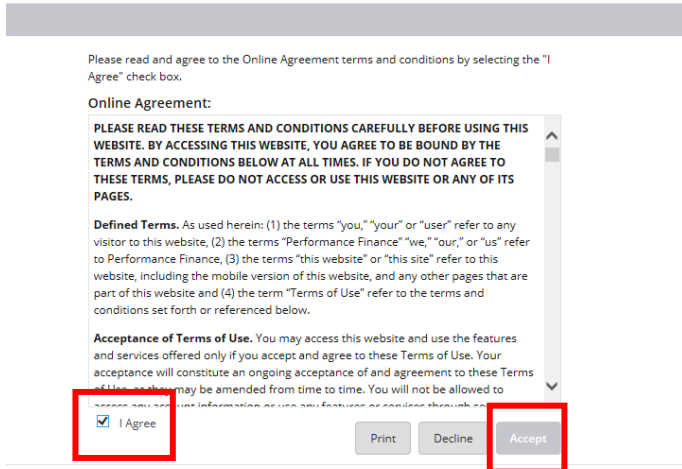**Temporary Password:** *Last four digits of your SSN*

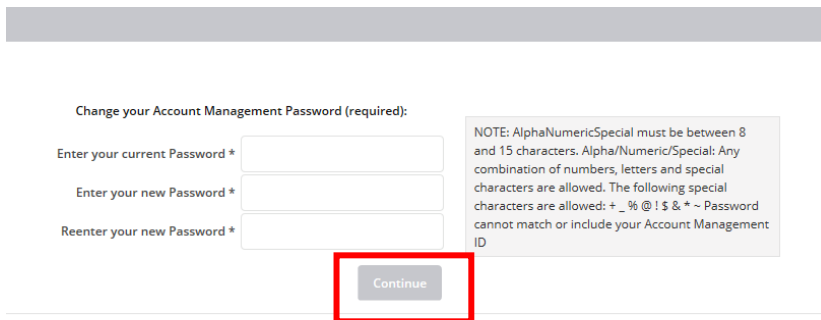Click the **Login** button below to get started!

Account Management ID:

772400000014

7) Review and agree to the Terms & Conditions by clicking the **Agree** checkbox and then **Accept.**

8) Next, you will be prompted to create a new password. Note: Remember, your temporary password is the last four of your Social Security Number.

9) In order to maintain a secure experience within Account Management, you will be prompt to select a Security Image. This is the image you will see every time you login and is an indicator you are logging into the correct account.

There are many pages of images to choose from by clicking the **<<<Prev** or **Next>>>** buttons. Once an image has been chosen, click that image once and then click **Submit.**
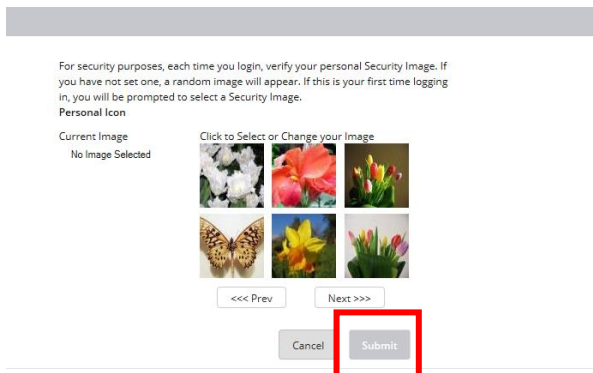
10) Next, you will be asked to set up three Security Questions. Click **Continue.**

> **What is it?**
> In order to make your online banking experience as secure as possible we are introducing a new security feature that detects any unusual behavior involving your account.
>
> **How does it work?**
> In order to make your online banking experience as secure as possible we are introducing a new security feature that detects any unusual behavior involving your account.
>
> **What are the next steps?**
> Answer and verify three security questions.
> Enter and confirm your phone numbers
> Continue banking, with an even higher level of security!
>
> [Continue]

11) You must answer three Security/Challenge questions and then click Submit. *Note: Please remember that security questions are not case sensitive.*

> Please choose three security questions and type your answer below each question. They are not case sensitive.
>
> Question One: Select Question. . .
> Answer:
> Question Two: Select Question. . .
> Answer:
> Question Three: Select Question. . .
> Answer:
>
> [Submit]

12) Review the security questions and answers. If there is a change to be made, click **Edit** to go back. If the answers look good, click **Confirm.**

> Please review the security questions that were selected and the answers that were provided to each. It is important to remember your answers. For security purposes, Performance Finance is unable to retrieve these answers, if requested.
>
> Question One: What were your wedding colors?
> Answer: a
> Question Two: What is the first name of your grandfather (your father's father)?
> Answer: a
> Question Three: Which state did you first visit (outside the one you were born in)?
> Answer: a
>
> [Edit] [Confirm]

13) You will be provided with a confirmation. Click **Continue.**

Thank you so much for taking the time to establish your security questions!

Please remember that your username, password and security answers should be kept private and never shared with others, if at all possible.

Click 'Continue' below to continue logging in!

Continue

14) Finally, set up a Password Reset security question and answer. This allows you to complete your own password reset without having to call You Service. Click **Submit** when finished.

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question: Select a Question...

Password Reset Answer:

Submit

15) Welcome to Account Management! In order to continue with making your payment, click **Make a Payment** to begin.

Home   eStatements   Make a Payment   Settings

16) In the dropdown under **Create New Payment and/or Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

Make A Payment

Create New Payment and/or Schedule: select an account from the dropdown, enter the payment amount, then select *Continue*.

Choose an account   Amount: Continue

Update Profile, or Update Payment Schedule, or to View History: select *Continue*.   Continue

17) A new window or tab will open. You may need to add the website www.netteller.com to your pop-up blocker depending on the type of Internet Browser you are using.

a. For Internet Explorer (IE) users, go here Internet Explorer Settings and click on the **Pop-up Blocker** dropdown.
b. For Google Chrome users, go here: Google Chrome Settings.
c. For Firefox users, go here: Firefox Settings
d. For Safari users, unforutnately this browser is not certified to work with our website. Please download one of the browsers listed above for better experience with our platform.

18) Next, you will see the login page for the Customer Payment Portal. You will need to create a one-time username and password in order to gain access to the Payment Portal. Going forward, the system will always remember the username and password you have created for the Payment Portal and will not have to be remembered. Click **Create Account.**

19) All fields are required (except Suite/Apt#). When finished with the form, click **Register**. An email with a temporary password is going to be sent to you.

20) The following confirmation will appear. Click **Go to Login Page**.

21) The email confirmation will contain a temporary password. It will come from noreply@frf1.com.

Performance Finance - CPP Account Registration

Sent: Mon 9/19/2016 4:53 PM
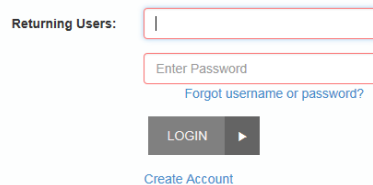To:

Thank you for signing up for online payment.

Your new password is: Rbdq!7820

You will be asked to set a permanent password after logging in.

22) Back at the Payment Portal login screen, enter in the User Name (which was created during Registration in step 19 above) and Password (which was sent in the email confirmation) and then click **Login.**
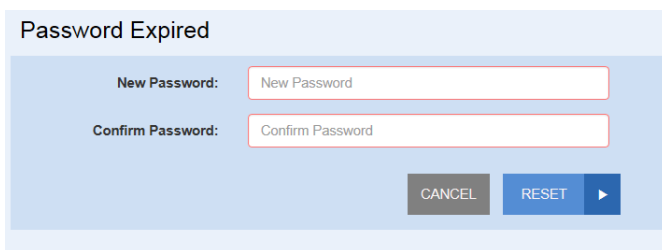
> Returning Users:
>
> Enter Password
>
> Forgot username or password?
>
> LOGIN ▶
>
> Create Account

23) Enter in a new password twice, and then click **Reset. The new password must be at least 8 characters long, contain upper and lower case characters as well as digits.**
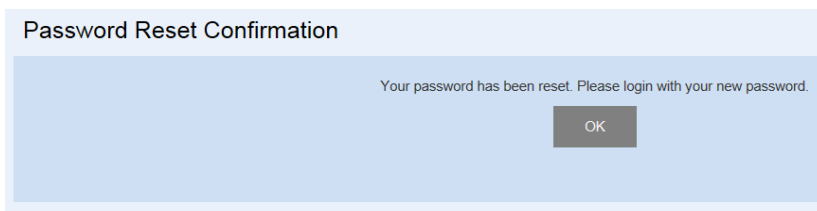
> **Password Expired**
>
> **New Password:**   New Password
>
> **Confirm Password:**   Confirm Password
>
> CANCEL   RESET ▶

24) Click **OK** and then login with both username and brand new password.
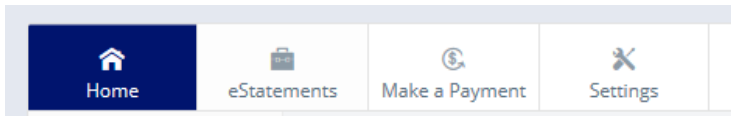
> **Password Reset Confirmation**
>
> Your password has been reset. Please login with your new password.
>
> OK

25) Congrats! You are now successfully enrolled into the Payment Portal and will automaticall be connected to the portal every time you click the **Make A Payment** button in **Account Management.** To learn more about creating a One-Time Payment or an Auto-Pay, continue reading for additional instruction.

MAKE A PAYMENT (ONE-TIME)

A.   Login to Account Management and click on **Make a Payment** at the top of the page.

B. In the dropdown under **Create New Payment and/ord Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

C. A new window or tab will pop up and you will be automatically redirected to the Payment Portal.

   a. **Pay From Account:** From the dropdown, select the checking or savings account you are going to use to pay your loan.
   b. **Add Payment Option:** Click this button if you would like to set up a new check or savings account to pay your loan.
   c. **Payment Date:** Select the day that you would like us to create the payment.

   After you complete all fields on this screen, click **Continue.**

D. On the Confirmation screen, you can review the payment you have submitted. If all of the payment details look good, you must click **Agree and Submit**.

Confirmation

Amount:	$100.00
Payment To:	
From Account:	Test Account (98)
Loan Account Number:	000055

Authorization Agreement:

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of   to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at

CANCEL   AGREE AND SUBMIT ▶

E. Finally, you will receive a confirmation of payment.

Transaction Receipt

|	
Response:	Successfully created recurring payment.
Amount:	$1.00
Payment To:	FreedomRoad Financial
Account #:	Free Int
Transaction Date:	5/23/2016 11:43 AM
Loan Account Number:	1

Authorization Agreement:

I,   , authorize **FreedomRoad Financial - CPP** to electronically debit my account for the amount indicated above on a recurring basis. The first payment of $1.00 will be electronically debited from my account on 5/31/2017, or the next business day. After the first payment, there will be additional debits of $1.00 on a recurring payment schedule as indicated below.

MAKE A PAYMENT (AUTO-PAY)

A. Login to Account Management and click on **Make a Payment** at the top of the page.
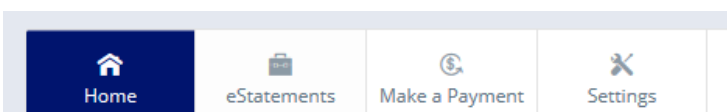
B. In the dropdown under **Create New Payment and/or Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

Make A Payment

Create New Payment and/or Schedule: select an account from the dropdown, enter the payment amount, then select *Continue*.

Choose an account ▼   Amount: [   ]   Continue

Update Profile, or Update Payment Schedule, or to View History: select *Continue*.   Continue

C. A new window or tab will pop up and you will be automatically redirected to the Payment Portal.

  a. **Pay From Account:** From the dropdown, select the checking or savings account you are going to use to pay your loan.
  b. **Add Payment Option:** Click this button if you would like to set up a new check or savings account to pay your loan.
  c. **Payment Date:** For an Auto-Pay, do not change this date.
  d. **Click here to make this a recurring Auto-Payment:** Click this dropdown to expand the Auto-Pay options and then move to the next step of the procedure.

MAKE A PAYMENT

Pay This Amount: $100.00

Pay From Account: -- Select -- ▼   ADD PAYMENT OPTION

Loan Account Number   0000552161111111

Payment Date: 12/21/2016 ▦

Click here to make this a recurring Auto-Payment.   ▼

Please review and confirm your payment information carefully before finalizing this transaction. Payments submitted after 5:00PM CST (6:00PM EST or 3:00PM PST) will be processed on the next business day. Payments will not be processed on weekends or Federal Holidays.

CANCEL   CONTINUE ▶

E. Fill out the following Auto-Pay options as follows:

  a. **Frequency:** This field will determine how often a payment will be created for you. The most common options are 'Once a Month' or 'Every Two Weeks'.
  b. **Payment Day:** This field will determine which day (or days) of the month the payment will be created. If you want the payment to be created on the 15th of every month, choose 15 from the dropdown.
  c. **Start Date:** This date will determine which day the Auto-Pay will be begin.

d. **# of Payments:** This will determine how many total payments we will create. The default is 12, but we recommend changing this to match the terms of your loan. For example, if you have a 60 month term loan, then enter 60 into this field.
e. **Next Payment Date:** This is a system generated field and cannot be changed.
f. **Infinite Payment: Please do not check this box.** Checking this box will cause the payment to continue after your loan has been paid in full.
g. **Include a Single Payment Now:** Selecting this box will process a one-time payment TODAY and also create Auto-Pay at the same time.

F. On the Confirmation screen, you can review the payment you have submitted. If all of the payment details look good, you must click **Agree and Submit.**

G. Finally, you will receive a confirmation of payment.

Transaction Receipt

Response:	Successfully created recurring payment.
Amount:	$1.00
Payment To:	FreedomRoad Financial
Account #:	Free Int
Transaction Date:	5/23/2016 11:43 AM
Loan Account Number:	1

Authorization Agreement:

I, _____ authorize **FreedomRoad Financial - CPP** to electronically debit my account for the amount indicated above on a recurring basis. The first payment of $1.00 will be electronically debited from my account on 5/31/2017, or the next business day. After the first payment, there will be additional debits of $1.00 on a recurring payment schedule as indicated below.